

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on August 17, 2006.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jennifer B. Faircloth
228 Wesmond Drive
Alexandria, VA 22305

Case Number:
06-10970-SSM

Social Security/Taxpayer ID Nos.:
xxx-xx-0070

Attorney for Debtor(s) (name and address):

Joseph M. Goldberg
Ammerman & Goldberg
1115 Massachusetts Ave., NW
Washington, DC 20005
Telephone number: (202) 638-0606

Bankruptcy Trustee (name and address):

Robert Ogden Tyler
Tyler, Bartl, Gorman & Ramsdell, P.L.C.
700 South Washington Street, Suite 216
Alexandria, VA 22314
Telephone number: (703) 549-5000

Meeting of Creditors:

Date: **September 21, 2006**

Time: **10:00 AM**

Location: **115 South Union Street, Suite 206, Alexandria, VA 22314**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: November 20, 2006

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

200 South Washington Street
Alexandria, VA 22314

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

VCIS 24-hour case information:

Toll Free 1-800-326-5879

Date: August 18, 2006

EXPLANATIONS

FORM B9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Foreign Creditors	Consult an attorney familiar with United States Bankruptcy Law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Alexandria. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Alexandria. See address on front side of this notice.

— — Refer to Other Side for Important Deadlines and Notices — —

LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.

PHOTOCOPIES May be obtained by contacting Information Processing Services, Inc. at (703) 706-0494 or by fax at (703) 706-0485.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <http://vaeb.uscourts.gov/ebn/index.htm> or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-9
Case: 06-10970

User: swintonr
Form ID: B9A

Page 1 of 1
Total Served: 21

Date Rcvd: Aug 18, 2006

The following entities were served by first class mail on Aug 20, 2006.

db +Jennifer B. Faircloth, 228 Wesmond Drive, Alexandria, VA 22305-3036
aty +Joseph M. Goldberg, Ammerman & Goldberg, 1115 Massachusetts Ave., NW,
Washington, DC 20005-4604
tr +Robert Ogden Tyler, Tyler, Bartl, Gorman & Ramsdell, P.L.C.,
700 South Washington Street, Suite 216, Alexandria, VA 22314-4287
7555838 ACB American, Inc., PO Box 177, Cincinnati, OH 45201-0177
7555844 +BP/Amoco, Processing Center, Des Moines, IA 50360-0001
7555843 Bank of America, PO Box 650260, Dallas, TX 75265-0260
7555845 +Bradley R. Ware, MD, 5249 Duke St., Ste 102, Alexandria, VA 22304-2907
7555846 +Capital One, c/o Spotts Fain OC, 411 East Franklin St., 6th Fl, Richmond, VA 23219-2221
7555848 Direct Merchants Bank, PO Box 21550, Tulsa, OK 74121-1550
7555849 +Direct Merchants Bank, c/o Central Credit Services, PO Box 15118,
Jacksonville, FL 32239-5118
7555851 Hecht's, PO Box 689195, Des Moines, IA 50368-9195
7555852 +Hyundai Motor Finance, 10550 Talbert Ave., Fountain Valley, CA 92708-6032
7555837 +Office of U.S. Trustee, 115 South Union Street, 2nd Floor, Alexandria, VA 22314-3361
7555854 +State Department FCU, 1630 King St., Alexandria, VA 22314-2744
7555855 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, PO Box 371339,
Pittsburgh, PA 15250-7339)

The following entities were served by electronic transmission on Aug 19, 2006 and receipt of the transmission was confirmed on:

tr +EDI: QROTYLER.COM Aug 18 2006 21:06:00 Robert Ogden Tyler,
Tyler, Bartl, Gorman & Ramsdell, P.L.C., 700 South Washington Street, Suite 216,
Alexandria, VA 22314-4287
7555840 +EDI: WTRWFNNB.COM Aug 18 2006 21:06:00 Ashley Stewart, c/o Wrld Fin. Network Nat. Bnk,
800 Techcenter Dr., Columbus, OH 43230-6605
7555839 EDI: WTRWFNNB.COM Aug 18 2006 21:06:00 Ashley Stewart, PO Box 659705,
San Antonio, TX 78265-9705
7555844 +EDI: CITICORP.COM Aug 18 2006 21:06:00 BP/Amoco, Processing Center,
Des Moines, IA 50360-0001
7555842 EDI: BANKAMER.COM Aug 18 2006 21:05:00 Bank of America, PO Box 1390,
Norfolk, VA 23501-1390
7555843 EDI: BANKAMER2.COM Aug 18 2006 21:06:00 Bank of America, PO Box 650260,
Dallas, TX 75265-0260
7555847 EDI: CAPITALONE.COM Aug 18 2006 21:06:00 Capital One Services, Inc, PO Box 26094,
Richmond, VA 23260-6094
7555850 EDI: WTRWFNNB.COM Aug 18 2006 21:06:00 Dressbarn, PO Box 659704,
San Antonio, TX 78265-9704
7555853 +EDI: TSYS2.COM Aug 18 2006 21:06:00 Macy's, 111 Boulder Industrial Dr.,
Bridgeton, MO 63044-1241

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7555841 Ayauna Barron

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2006

Signature:

